

“ *Happiness: a good bank account, a good cook, and a good digestion.* ”

Jean-Jacques Rousseau

Building a Competitive Retail Banking Business

Developing the products, customer insight, service culture and distribution channels to win and retain customers

OVERVIEW

GBRW's Retail Banking training programme is designed to help senior and mid-level executives understand how to build a competitive consumer banking business for their banks. This comprehensive workshop takes delegates through all the main components of a successful retail banking business, from customer segmentation models, through product development and operations, to distribution channel strategies. It also examines the opportunities and threats of new technologies, such as mobile banking, and how to exploit them effectively. The workshop offers practical approaches ready for immediate and profitable application 'back at the office'. Sessions will use a wide range of case studies and examples from across global and regional markets. Whilst reviewing a broad range of retail banking issues, the workshop will stay focused on what developments are likely to produce the best Return on Equity, and how to deliver them.

WHO SHOULD ATTEND?

This course is designed to meet the professional development needs and aspirations of Retail Banking executives, on both the asset and liability sides of the balance sheet. The course will be of interest to those with responsibility for marketing, sales, product development, branch organisation and management, new channel strategies, and retail banking operations – in fact anyone interested in developing and implementing a successful retail banking business. If your bank is asking itself any of the following questions, then this workshop should definitely be of interest:

- *How can we build a more compelling customer proposition, and a more effective operating model?*
- *Which customer segments should we focus on, and how can we align our products, services and delivery channels to their needs?*
- *How can we give our Retail Banking management team the opportunity to innovate?*
- *How can the marketing mix and brand strategy work to differentiate us and maximise profitability?*
- *What is industry best practice and the optimum approach to building a seamless omni-channel customer experience?*
- *What are the most effective sales and service strategies to build customer loyalty and profitability?*
- *What is the best approach to managing old and new delivery channels for the optimum ROI?*

sharing knowledge, developing skills

OUTLINE

OBJECTIVES

Participants will come away from this workshop with a deeper knowledge and understanding of:

- The marketing mix and its role in driving success
- The key stages in product development – including risk management
- The importance of the brand
- Delivery channel strategy
- How to create and manage a successful customer experience across all channels
- Best practice in developing and deploying customer facing staff
- How to create an effective business plan
- How to better manage new and legacy channels for optimum profitability

WORKSHOP DELIVERY

- This is a three-day workshop totaling **21 hours of delivery time**.
- It comprises 18 hours of instruction, and a further 3 hours dedicated to intensive team work underpinned by case studies facilitated by the instructor.
- All hand-outs and instruction will be in English.
- Delegates would typically be drawn from the different areas within Retail Banking – e.g. product areas (savings, loans, cards), marketing, sales, customer service, channel management – as well as from the branch network.
- The high-levels of participative group work on case studies and interactivity during tutorials strictly limits numbers to **no more than 20 participants**.

TRAINING NEEDS ANALYSIS & POST-TRAINING EVALUATION:

To ensure that participants gain maximum benefit from the course, it is our practice to send a detailed questionnaire to all course participants to ensure we fully understand their specific training needs and objectives. The completed questionnaires are analysed by the course instructor who will tailor the course content and style of delivery to the requirements of the participants. Following completion of the course, participants are asked to measure and assess the effectiveness of the training. The results are collated and reviewed, and the analysis shared directly with the relevant client stakeholders.

OUTLINE

DAY 1

Module 1: Setting the Scene

- ⇒ Introduction(s) and workshop objectives
- ⇒ Retail banking defined
- ⇒ Channels and their objectives
- ⇒ Scope: All consumer and small business segments
- ⇒ Disruptive threats
- ⇒ Why is 'brand' important?

Module 2: Marketing Strategy

- ⇒ Brand and brand development
- ⇒ 3C's – commitment, communication, compliance
- ⇒ The marketing mix – critical disciplines
- ⇒ A review of the main product types – including new channel options
- ⇒ The role of payment systems organisations, e.g. Visa, MasterCard, and Amex
- ⇒ Key market segments – understanding the sectors' needs

Module 3: Product Development

- ⇒ Aligning products to target segments
- ⇒ Product development stages including pricing
- ⇒ The product launch programme – stakeholders, practicalities, sales performance
- ⇒ Lending products – particular issues
- ⇒ Credit risk management overview – for personal and SME customers
- ⇒ Optimising marketing objectives and risk control and operational performance

Module 4: Delivery channel strategy

- ⇒ Key strategic issues
- ⇒ Key customer and segment trends
- ⇒ Omni-channel banking - old and new channels reviewed
- ⇒ Managing convergence in the multi-channel mix
- ⇒ Managing disintermediation
- ⇒ The regional response

DAY 2

Module 5: The branch in focus – a continuing role?

- ⇒ Branch banking - current global best practice
- ⇒ Regional trends and developments
- ⇒ Critical success factors
- ⇒ Branch types showcased
- ⇒ The brand at the branch
- ⇒ Community outreach

Module 6: Branch Transformation and Optimisation

- ⇒ Setting the strategic objectives
- ⇒ Segmentation – who is the branch serving?
- ⇒ A review of features and innovation
- ⇒ Alternative business models
- ⇒ Building the branch of the future

Module 7: Telephone Call Centre banking

- ⇒ Business models
- ⇒ Customer experience – best practice
- ⇒ Key technology and resourcing issues
- ⇒ Working with video, chat and other channels
- ⇒ Cost centre or profit centre?
- ⇒ Entry and exit strategies

Module 8: Sales and Service

- ⇒ The retail sales environment: standards, management and control
- ⇒ The customer 'journey' and 'customer experience'
- ⇒ Staff culture and competencies
- ⇒ Alternative sales and service strategies
- ⇒ The branch operation review
- ⇒ Being more like a retailer – or any other sector?

OUTLINE

DAY 3

Module 9: Digital Banking Strategy

- ⇒ A review of devices used – including “digi-communications”
- ⇒ Digital and legacy self service at the branch
- ⇒ Customers, staff and machines
- ⇒ The brand and the device
- ⇒ Functionality reviewed – the rules!
- ⇒ The role of payments systems organisations

Module 10: Tablets, Mobiles, Social Media

- ⇒ Features for personal customers and businesses
- ⇒ Service, relationship development, payments
- ⇒ Key market trends and disrupters
- ⇒ Leveraging disruption
- ⇒ Social media, virtual currencies
- ⇒ Other topical issues

Module 11: Building the business plan

This session is dedicated to a major exercise in which participants will be presented with a “scenario” for which they have to devise and present their proposed solution.

Module 12: Building and managing a multi-channel strategy

- ⇒ Strategic objectives
- ⇒ Business model options
- ⇒ Managing channel strategy, convergence
- ⇒ Managing legacy assets for an optimum ROI
- ⇒ Channel exit strategies?
- ⇒ The KPI's – sales, service, ROI?

COURSE FACILITATOR



David Cavell
Course Facilitator
GBRW Learning

David Cavell is an experienced retail banker, retail banking consultant and trainer. As a General Manager at the UK's Cooperative Bank, he undertook consecutive roles heading up Direct Banking, the Retail Banking network and Delivery Channel Strategy. He led a pioneering programme of centralisation and call centre development, handling all types of retail products including credit cards. His work also included an award winning transformation of the bank's branch and self-service network, including what was then the largest in-store operation in the world.

Over the past 19 years he has undertaken a wide range of consulting and training assignments with banks in the UK, Europe, USA, the Middle East, Africa and Asia-Pacific regions

Long established as an examiner for the Chartered Institute of Bankers, he developed and ran its examination on consumer credit risk management. He was a panel member for the UK Banking Code Standards Board and has acted as a judge for the major annual awards given by the Institute of Financial Services and the Asian Banker Journal, Singapore.

DETAILS

ABOUT GBRW LEARNING

GBRW Learning is the training and knowledge-sharing arm of GBRW Limited. Founded in London in 1995 by a group of senior bankers GBRW's mission is to provide first-class consulting and training to banks and bankers in Emerging Markets, to the same standard as would be expected in developed markets. From our London headquarters and subsidiary offices in Washington DC and Singapore we have served clients in more than 50 countries in Europe, the Middle East, Africa, Asia and the Caribbean. Our clients include banks and other financial institutions, governments, and economic development agencies and institutions.

Through our training programmes we share the experience and knowledge of our experts with bankers in Emerging Markets, supported by high quality materials and taking advantage of the latest technologies. Our courses are all highly interactive, and make use of carefully designed case studies and simulations.

We offer a range of training topics for banks and financial institutions including:

- Strategy & Management – Formulating, Implementing & Monitoring Strategy
- Risk Management – Credit, Market & Operational Risk
- Human Resources Management
- SME Banking – Customer Relationship Management; Credit Risk Management
- Retail Banking – Customer Relationship Management, Distribution Strategy, Product Management, Credit Risk Management
- Corporate Banking – Customer Relationship Management, Credit Risk Management, Project Finance, Trade Finance
- Governance, Regulation & Compliance
- Financial Markets

For more information, visit our website at:

<http://www.gbrw.com/training>

To discuss your specific requirements email us at:

mail@gbrw.com

TERMS & CONDITIONS

Total fee cost for the off-site delivery of the 3-day course as described is US\$ 11,500 (eleven thousand five hundred United States Dollars). This is EXCLUSIVE of:

- Flights (discounted business class);
- Accommodation (min. 4★) for every night required off-site;
- Local travel costs and subsistence;
- Venue and equipment hire (if required) and materials production;
- VAT, if applicable

These additional costs will be for the account of the client or, alternatively, we can provide an all-inclusive quote encompassing all expenses if that is more convenient.

GBRW Learning can also host the course on-site at or near our London headquarters for an all-inclusive fee of US\$ 13,800 including VAT. This includes venue and equipment hire but does NOT include the travel, accommodation and subsistence expenses of participants.

A 60% deposit is payable one-month prior to the scheduled course date, with the balance payable immediately following completion of the course.

Discounts are available for multiple course bookings.

For more information or to arrange a booking, please contact Johnny Rizq at:

johnny.rizq@gbrw.com

Note: Terms and Conditions valid until 31st December 2015